

FLUSHING SAVINGS BANK FSB

	CPP Disbursement Date 12/19/2008	Cert 16049	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$4,143	\$4,323	4.3%		
Loans	\$3,220	\$3,276	1.7%		
Construction & development	\$97	\$76	-22.3%		
Closed-end 1-4 family residential	\$937	\$909	-3.0%		
Home equity	\$73	\$76	4.7%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-34.0%		
Commercial & Industrial	\$152	\$285	88.1%		
Commercial real estate	\$791	\$664	-16.1%		
Unused commitments	\$111	\$105	-5.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$648	\$754	16.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$25	\$44	72.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$3,770	\$3,917	3.9%		
Deposits	\$2,711	\$3,204	18.2%		
Total other borrowings	\$1,025	\$676	-34.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$373	\$406	8.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.8%	9.2%	--		
Tier 1 risk based capital ratio	12.8%	13.1%	--		
Total risk based capital ratio	13.5%	14.0%	--		
Return on equity ¹	7.5%	9.1%	--		
Return on assets ¹	0.7%	0.9%	--		
Net interest margin ¹	3.3%	3.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	24.4%	24.7%	--		
Loss provision to net charge-offs (qtr)	153.7%	105.2%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.7%	5.9%	0.7%	1.3%	--
Closed-end 1-4 family residential	3.1%	4.2%	0.0%	0.1%	--
Home equity	3.4%	4.5%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.5%	1.1%	2.7%	--
Commercial & Industrial	2.4%	1.6%	0.8%	0.2%	--
Commercial real estate	2.4%	3.9%	0.1%	0.2%	--
Total loans	2.6%	3.4%	0.1%	0.2%	--